

Glossary

AUTO-ADJUDICATION – This process allows FBMC to immediately recognize that an expense is eligible for reimbursement under your employer's plan and IRS regulations. These transactions eliminate the need for you to send documentation to FBMC for your expense. FBMC's system will recognize that you are using your EZ REIMBURSE® Card for an eligible expense at your health care provider or at Walgreens*, so that known co-payments are immediately recognized and verified. Known co-payments are outlined in the Schedule of Benefits of the plan you in which you participate.

** At Walgreens you simply swipe your Card at the counter and the system will auto-adjudicate your prescription and OTC expenses at the point of sale.*

EXPENSE DOCUMENTATION – To verify a reimbursement made with your EZ REIMBURSE® Card, FBMC may need a statement or bill showing the name of the patient and service provider as well as the date of, type of and total dollar amount of service and name of prescription and/or OTC item. You must keep all documentation of eligible expenses paid with any FSA for at least one year, as stated in the IRS regulations.

PAYBACK OPTIONS – If you have an outstanding or ineligible EZ REIMBURSE® Card transaction, the following steps may be taken as remedies:

Auto-substitution – Outstanding EZ REIMBURSE® Card transactions will be paid before any out-of-pocket reimbursement requests are paid.

Check Submission – You may satisfy any outstanding EZ REIMBURSE® Card transactions by submitting a check made out to your Employer in the amount of the outstanding transaction and mail it to FBMC.

Payback Through Payroll – You could be subject to salary deductions for the amounts of any outstanding EZ REIMBURSE® Card transactions.

RECLASSIFICATION – Any outstanding EZ REIMBURSE® Card transaction amounts remaining at the end of your plan year and any grace period will be reported as income on your W-2 at the end of the tax year.

SUSPENSION – You will temporarily lose the privilege of using your EZ REIMBURSE® Card if outstanding EZ REIMBURSE® Card transactions have not been satisfied. When the transactions are satisfied, your EZ REIMBURSE® Card privileges will be reinstated. If any outstanding Card transactions are not submitted by the end of the plan run-out period, the card will be permanently suspended.

For More Information

Lost or Stolen Cards
1-800-689-0821

Transactions Disputes
1-800-342-8017

Contact FBMC
Customer Service
via e-mail at
www.myFBMC.com
1-800-342-8017

welcome **EZ**
to
reimbursement

FBMC

proven benefit solutions

Fringe Benefits Management Company
Customer Service 1.800.342.8017
www.myFBMC.com

The EZ REIMBURSE® MasterCard® Card is issued by MetaBank pursuant to a license by MasterCard International.



Activation

You must activate your EZ REIMBURSE® MasterCard® Card before you use it for the first time. Simply call the toll-free number found on the sticker attached to the front of your EZ REIMBURSE® Card and follow the recorded instructions. Also, please remember to sign the back of your card before using it for the first time.

Once your EZ REIMBURSE® Card is activated, you will be able to use it to pay for eligible expenses through your Medical Expense Flexible Spending Account (FSA), including:

- co-payments and deductibles for health care expenses
- Over-the-Counter (OTC) expenses
- vision and dental expenses and
- prescription expenses.

The EZ REIMBURSE® MasterCard® Card is a reimbursement option to be used exclusively with your Medical Expense Flexible Spending Account.

Usage

The EZ REIMBURSE® Card can be used for expenses incurred by you or your eligible dependents. Simply swipe your card like you would with any other debit or credit card to pay for your eligible health care expenses. You may also swipe your EZ REIMBURSE® Card for prescription expenses at drug stores such as Walgreens, CVS and Rite Aid.

Please note that transactions will not be accepted at grocery or general merchandise stores. Visit www.myFBMC.com for a partial list of drugstores that will accept the EZ REIMBURSE® Card.

NOTE: You cannot use your EZ REIMBURSE® Card for cosmetic dental expenses or eyeglass warranties.

Documentation

You need to keep all documentation of eligible expenses paid with your EZ REIMBURSE® Card for at least one year, as stated in IRS regulations. This documentation must be submitted upon request by FBMC or the IRS. Visit www.myFBMC.com to find out if you have any outstanding EZ REIMBURSE® Card transactions that require documentation.

You must send in documentation for certain EZ REIMBURSE® Card transactions that are not a known co-payment*. Known co-payments are outlined in your plan's Schedule of Benefits.

Documentation for an EZ REIMBURSE® Card expense is a statement or bill showing:

- name of the patient
- name of the service provider
- date of service
- type of service (including prescription and/or OTC name) and
- total amount of service.

NOTE: Documentation **MUST** be submitted with an EZ REIMBURSE® Card Transmittal Sheet, available at www.myFBMC.com.

* Except for OTC items and prescriptions purchased at Walgreens.

Other Important Information

- If you fail to submit requested documentation for an EZ REIMBURSE® Card expense, you will be subject to auto-substitution, suspension of card privileges, payback through payroll and reclassification. Please see the glossary in this brochure for more information on these penalties.
- Please visit www.myFBMC.com to review your account, check your account balance and find out if you have any outstanding EZ REIMBURSE® Card transactions. You will continue to receive a monthly statement that will show all account activity, including outstanding card transactions (highlighted in BLUE).

